

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DONALD J. KUBAN
SHIRLEY J. KUBAN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23352

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/11/2015 and confirmed on 11/20/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,228.00
Less Refunds to Debtor	10,474.45	
TOTAL AMOUNT OF PLAN FUND		86,753.55

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,125.00	
Trustee Fee	4,416.05	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		15,541.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: 3504	14,272.20	14,272.20	0.00	14,272.20
	DEUTSCHE BANK NTC - TRUSTEE Acct: 6205	0.00	0.00	0.00	0.00
	DEUTSCHE BANK NATIONAL TRUST CO - Acct: 5646	0.00	27,427.43	0.00	27,427.43
	DEUTSCHE BANK NTC - TRUSTEE Acct: 6205	4,757.49	4,757.49	0.00	4,757.49
	DEUTSCHE BANK NTC - TRUSTEE Acct: 6205	0.00	16,103.39	0.00	16,103.39
	DEUTSCHE BANK NTC - TRUSTEE Acct: 6205	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 3504	0.00	0.00	0.00	0.00
					62,560.51

Priority					
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	DONALD J. KUBAN Acct:	0.00	0.00	0.00	0.00
	DONALD J. KUBAN Acct:	10,474.45	10,474.45	0.00	0.00
	WILLIS & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	2,250.00	2,250.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-16	8,875.00	8,875.00	0.00	0.00
	*** NONE ***				

Unsecured					
	ASPEN DENTAL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	QUANTUM3 GROUP LLC - AGENT COMEN	1,679.33	1,679.33	0.00	1,679.33
	Acct: 1035				
	CBE GROUP++	0.00	0.00	0.00	0.00
	Acct: ?				
	CAVALRY SPV I LLC - ASSIGNEE(*)	6,277.71	6,277.71	0.00	6,277.71
	Acct: 7044				
	DUQUESNE LIGHT COMPANY*	694.95	694.95	0.00	694.95
	Acct: 6155				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct: 6205				
	HOMEWARD RESIDENTIAL++	0.00	0.00	0.00	0.00
	Acct: 0043				
	JORDAN TAX SERVICE INC**	0.00	0.00	0.00	0.00
	Acct: ?				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: ?				
	WILSHIRE CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: ?				
					8,651.99

TOTAL PAID TO CREDITORS

71,212.50

TOTAL CLAIMED

PRIORITY 0.00

SECURED 19,029.69

UNSECURED 8,651.99

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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IN RE:

DONALD J. KUBAN
SHIRLEY J. KUBAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-23352

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Donald J. Kuban
Shirley J. Kuban
Debtor(s)

Case No. 15-23352-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 27, 2020

Form ID: pdf900

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Donald J. Kuban, Shirley J. Kuban, 517 Stewart St, Turtle Creek, PA 15145-1938
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	+ Deutsche Bank National Trust Company, as Trustee f, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14105869	+ COMENITYCAPITAL/DENTAL FIR, PO Box 182120, Columbus, OH 43218-2120
14136623	+ Deutsche Bank National Trust Company, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
14105870	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
14105871	+ PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14105873	+ THE CBE GROUP INC, 131 Tower Park Dr Ste 100, PO Box 900, Waterloo, IA 50704-0900
14105874	+ WILSHIRE CREDIT CORPORATIO, 450 American St, Simi Valley, CA 93065-6285

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14126452	+ Email/Text: bankruptcy@cavps.com	Oct 28 2020 02:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14178515	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 28 2020 02:27:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14105868	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 28 2020 01:14:05	Chase Home Finance LLC, PO Box 24696, Columbus, OH 43224
14140794	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 28 2020 01:12:21	JPMorgan Chase Bank, National Association, Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14149416	Email/Text: bnc-quantum@quantum3group.com	Oct 28 2020 02:25:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14105872	+ Email/Text: bkdepartment@rtresolutions.com	Oct 28 2020 02:26:00	Real Time Resolutions, 1349 Empire Central Dr, Ste 150, Dallas, TX 75247-4029
14118462	Email/Text: bkdepartment@rtresolutions.com	Oct 28 2020 02:26:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2
Date Rcvd: Oct 27, 2020

User: jhel
Form ID: pdf900

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Total Noticed: 17

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, Et Al...
cr		Duquesne Light Company
cr		JPMorgan Chase Bank, National Association
cr	*+	Real Time Resolutions Inc, 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
jdb	*+	Shirley J. Kuban, 517 Stewart St, Turtle Creek, PA 15145-1938

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Deutsche Bank National Trust Company Et Al... andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY bnicholas@kmlawgroup.com
Joseph P. Schalk	on behalf of Creditor JPMorgan Chase Bank National Association jschalk@barley.com, sromig@barley.com
Joshua I. Goldman	on behalf of Creditor Deutsche Bank National Trust Company Et Al... jgoldman@kmlawgroup.com, kevin.shatley@padgettlawgroup.com
Lawrence W. Willis	on behalf of Joint Debtor Shirley J. Kuban ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Donald J. Kuban ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@rascrane.com

TOTAL: 12